

Caption in Compliance with D.N.J. LBR 9004-2(c)

CXE 17-020080
Shapiro & DeNardo, LLC
14000 Commerce Parkway, Suite B
Mount Laurel, NJ 08054
(856)793-3080
Chandra M. Arkema - 029552006
Krystin M. Kane - 171402015
Kathleen M. Magoon - 040682010
Donna L. Skilton - 013072007
Charles G. Wohlrab - 016592012
Courtney A. Martin - 098782016
Elizabeth L. Wassall - 023211995
Jeffrey Rappaport - 003431991
ATTORNEYS FOR LEHMAN XS TRUST MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2006-15,
U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE,
SUCCESSOR IN INTEREST TO BANK OF AMERICA
NATIONAL ASSOCIATION, AS TRUSTEE,
SUCCESSOR BY MERGER TO LASALLE BANK
NATIONAL ASSOCIATION, AS TRUSTEE

IN RE:

ALFREDO F CHAO AND
CHRIS ANNE CHAO, DEBTORS



Order Filed on November 13, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

CASE NO.: 18-24434-VFP

HEARING DATE: NOVEMBER 1, 2018

JUDGE: HONORABLE VINCENT F.
PAPALIA

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: November 13, 2018

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

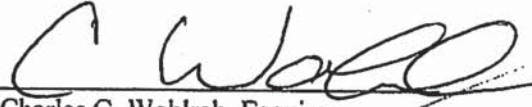
Honorable Vincent F. Papalia
United States Bankruptcy Judge

This matter being opened to the Court by Javier L. Merino, attorney for the Debtor upon filing of a Chapter 13 Plan, and LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, hereinafter "Secured Creditor," by and through its Authorized Agent, SHAPIRO & DENARDO, upon the filing of an Objection to Confirmation of Plan, and parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the court considered the parties' application for entry of this Consent Order, and for other good cause shown,


1. Debtor will apply through Creditor's Servicing agent for a loan modification to cure pre-petition arrearages on the mortgage loan secured by 279 Highland Avenue, Wood Ridge, New Jersey 07075.
2. This loan modification review shall be completed by November 30, 2018 or as extended by the Court.
3. Debtor agrees to make adequate protection payments to Secured Creditor in the amount of \$2,400.00.
4. If a loan modification is not offered by the date specified in Paragraph Two (2), Debtor must within fourteen (14) days of receipt of the denial; 1) modify the Chapter 13 Plan to fully cure Secured Creditor's pre-petition arrearages, 2) modify the Chapter 13 Plan to surrender the subject property, or 3) Convert to a Chapter 7 case.
5. Creditor agrees this Order resolves the Objection to Confirmation of Chapter 13 Plan, filed on August 9, 2018; ECF Doc. No.: 17.
6. This Consent Order is hereby incorporated into Debtor's Chapter 13 Plan.

We hereby consent to the form, content,
and entry of the within Order.

Shapiro & DeNardo, LLC


Charles G. Wohlrab, Esquire
Attorney for the Secured Creditor

Date: 11-2-18


Javier L. Merino, Esquire
Attorney for the Debtors

Date: 11/11/18